

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: JOSEPH M. PANIGALL & )  
SHEILA A. PANIGALL ) Case No. 18-24599-CMB  
 )  
 ) Chapter 13  
Debtor(s). )  
X

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**ORDER OF COURT**  
(Check Boxes That Apply)

Confirming Plan on Final Basis       Chapter 13 Plan dated:

Authorizing Distributions Under Plan     Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate April 18, 2023  
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$3923 effective 10/22.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: Only those provisions which are checked below apply to this case:**

- A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$ \_\_\_\_\_, beginning \_\_\_\_\_. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- B. The length of the Plan is changed to a total of at least \_\_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

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- H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

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- I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

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- J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:



K. Additional Terms and Conditions:

\*No further payments to OneMain Financial Group LLC CL.#8 as creditor has indicated the claim to be paid in full, with all prior payments ratified and proper.

\*Plan provisions for Hempfield Township as to School District and Real Estate taxes are to be paid to the Westmoreland County TCB at the statutory rate of interest.

\*Both Post-petition Fee Notices filed by Santander Bank NA for \$650 and \$496 are to be paid through the plan as no timely objection has been filed for either.

*\*All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payment she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or

Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

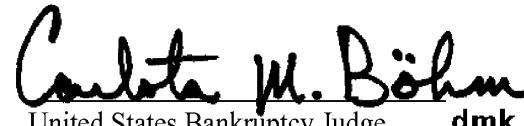
**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: \_\_\_\_\_ 5/25/2023

cc: All Parties in Interest to be served by Clerk

  
Carla M. Böhm  
United States Bankruptcy Judge

FILED

5/25/23 4:17 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

In re:  
Joseph M. Panigall  
Sheila A. Panigall  
Debtors

Case No. 18-24599-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: May 25, 2023

User: auto  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039
cr	+ Santander Bank, N.A., c/o Thomas A. Capehart, 33 S. Seventh Street, Allentown, PA 18101-2436
14956165	+ Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956169	+ Latrobe Federal Credit Union, 1812 Ligonier Street, Latrobe, PA 15650-2917
14956170	Ligonier Country Club, Rt 711 South, Country Club Road, Ligonier, PA 15658
14956178	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14989766	Wilmington Savings Fund Society d/b/a/ Christiana, C/O Select Portfolio Servicing, P.O Box 6525, Salt Lake City, UT 84165-0250

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 26 2023 01:05:15	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bncnotifications@pheaa.org	May 26 2023 00:59:00	PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1444
14956141	+ Email/Text: bncnotifications@pheaa.org	May 26 2023 00:59:00	AES/PHEAA, Po Box 61047, Harrisburg, PA 17106-1047
14956142	+ Email/Text: bncnotifications@pheaa.org	May 26 2023 00:59:00	Aes/pheaa, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14956144	+ Email/Text: ally@ebn.phinsolutions.com	May 26 2023 00:58:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14961393	Email/Text: ally@ebn.phinsolutions.com	May 26 2023 00:58:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14956143	+ Email/Text: ally@ebn.phinsolutions.com	May 26 2023 00:58:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14956145	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2023 01:16:06	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956146	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2023 01:04:57	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14969568	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2023 01:05:06	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14988848	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2023 01:05:20	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14956148	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2023 01:05:15	Capital One Na, Attn: General

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: May 25, 2023

Form ID: pdf900

Total Noticed: 69

14956147	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2023 01:15:54	Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14978284	Email/PDF: bncnotices@becket-lee.com	May 26 2023 01:05:06	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
15291681	+ Email/Text: bankruptcy@clearviewfcu.org	May 26 2023 00:59:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
14956149	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 26 2023 00:59:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14956150	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 26 2023 00:59:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956151	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 26 2023 00:59:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
14956152	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 26 2023 00:59:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14956154	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 26 2023 00:59:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956153	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 26 2023 00:59:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
14956157	+ Email/PDF: creditonebknotifications@resurgent.com	May 26 2023 01:04:44	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14956156	+ Email/PDF: creditonebknotifications@resurgent.com	May 26 2023 01:15:59	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14956161	Email/Text: SAABankruptcy@fcbanking.com	May 26 2023 00:59:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
14956158	+ Email/Text: bnc-bluestem@quantum3group.com	May 26 2023 00:59:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14956160	+ Email/Text: SAABankruptcy@fcbanking.com	May 26 2023 00:59:00	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14956162	+ Email/PDF: ais.fpc.ebn@aisinfo.com	May 26 2023 01:05:15	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14956163	+ Email/PDF: ais.fpc.ebn@aisinfo.com	May 26 2023 01:04:42	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14956164	Email/Text: crdept@na.firstsource.com	May 26 2023 00:59:00	First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
14956159	Email/Text: bnc-bluestem@quantum3group.com	May 26 2023 00:59:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14968549	Email/Text: JCAP_BNC_Notices@jcap.com	May 26 2023 00:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14956167	+ Email/Text: PBNCNotifications@perituservices.com	May 26 2023 00:58:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14956168	+ Email/Text: PBNCNotifications@perituservices.com	May 26 2023 00:58:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15160134	Email/PDF: resurgentbknotifications@resurgent.com	May 26 2023 01:05:01	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14966102	Email/PDF: resurgentbknotifications@resurgent.com	May 26 2023 01:05:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14956171	+ Email/PDF: resurgentbknotifications@resurgent.com	May 26 2023 01:05:18	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956173	+ Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: May 25, 2023

Form ID: pdf900

Total Noticed: 69

14972583	Email/PDF: cbp@onemainfinancial.com	May 26 2023 01:05:01	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14956176	+ Email/PDF: cbp@onemainfinancial.com	May 26 2023 01:04:43	ONEMAIN, PO BOX 3251, EVANSVILLE, IN, 47731-3251
14956175	+ Email/PDF: cbp@onemainfinancial.com	May 26 2023 01:04:56	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14971905	+ Email/Text: bncnotifications@pheaa.org	May 26 2023 01:05:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
14956179	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2023 00:59:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14985934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2023 01:05:23	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14957422	+ Email/PDF: rmscidi@recoverycorp.com	May 26 2023 01:04:58	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14956177	Email/PDF: gecscdi@recoverycorp.com	May 26 2023 01:05:06	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14976738	+ Email/Text: ebnpeoples@grblaw.com	May 26 2023 01:04:58	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
14956180	+ Email/PDF: rmscidi@recoverycorp.com	May 26 2023 00:58:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14967519	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 26 2023 01:15:46	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14985616	Email/Text: bnc-quantum@quantum3group.com	May 26 2023 00:59:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14985615	Email/Text: bnc-quantum@quantum3group.com	May 26 2023 00:59:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14990591	+ Email/Text: bncmail@w-legal.com	May 26 2023 00:59:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14956181	+ Email/Text: DeftBkr@santander.us	May 26 2023 00:59:00	Santander Bank, 450 Penn St, Reading, PA 19602-1011
14956182	+ Email/Text: DeftBkr@santander.us	May 26 2023 00:59:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
14989949	+ Email/Text: DeftBkr@santander.us	May 26 2023 00:59:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
14956184	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 26 2023 00:59:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14956183	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 26 2023 00:59:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14956186	+ Email/PDF: gecscdi@recoverycorp.com	May 26 2023 01:04:42	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14956185	+ Email/PDF: gecscdi@recoverycorp.com	May 26 2023 01:27:59	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14983968	Email/PDF: ebn_ais@aisinfo.com	May 26 2023 01:04:52	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14956187	Email/Text: bankruptcy@firstenergycorp.com	May 26 2023 00:59:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: May 25, 2023

Form ID: pdf900

Total Noticed: 69

14986301 + Email/Text: bankruptcy@firstenergycorp.com

May 26 2023 00:59:00 West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

14989768 Email/Text: BKSPSElectronicCourtNotifications@spservicing.com

May 26 2023 00:59:00 Wilmington Savings Fund, et. al, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 62

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14956166	*+	Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956172	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956174	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14956155	##+	Consumer Capital Advocates, 3221 NW 10th Terrace, Suite 502, Fort Lauderdale, FL 33309-5942

TOTAL: 2 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 bnicholas@kmllawgroup.com
Kellie Rahl-Heffner	on behalf of Creditor Santander Bank N.A. krahl-heffner@grossmcginley.com, jkacsur@grossmcginley.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter E. Meltzer	on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com
Ronda J. Winneccour	

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: May 25, 2023

Form ID: pdf900

Total Noticed: 69

cmecl@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8